

Your November Update



Good morning,

Welcome to our latest monthly update, a one-stop summary of some of our key business announcements and resources for November.

Exciting updates await you! Sub 6% rates on our Classic range, streamlined further advance application journey, new marketing resources, and catch our upcoming Christmas giveaway.

Scott Burman, Head of Distribution

[We're on LinkedIn - don't forget to follow us!](#)

In Focus



Classic Lifetime Mortgages, Now Starting From 5.95% MER

Starting at just 5.95% MER, our Classic range offers market-leading rates and can boast over 1000 price points thanks to its flexible pricing structure, as well as a 21-day KFI-guarantee that allows your clients to review their options while insulated from any further potential rate change.

A free Energy Performance Certificate is available for new

customers to help them gauge their home's current energy efficiency, and offers suggestions as to which home improvements could help save them money in the long run.

Find out more about our products



Further Advance Applications, Simplified

We've enhanced our further advance application to bring it in line with our recently-overhauled initial advance online application process.

Our commitment to offering a digital application process reflects our sustainability ambitions, while also providing a more streamlined process that can be monitored via our Case Tracker function on our portal.

This latest development ensures a standardised application process across both initial and further advances.

Use our enhanced online portal today

Business Update



New marketing toolkit additions

Set yourself up for 2024 and learn more about our top tips for creating an engaging social media presence that resonates with your audience [via our latest educational guide](#).

Our latest Quarterly Market Report

Discover the key headlines from Q3 via our latest market report, which delves into the key trends around



customer demographics, consumer financial habits, and wider market patterns. Widen your knowledge and understanding through this new resource to end the year, and strengthen your position going into the new year. [Get your copy here.](#)



Sharing our insight and understanding

Our Head of Distribution, Scott Burman, recently wrote a piece for Iress exploring the loan usage trends we've seen among new customers throughout Q3. [Learn more about the mixed picture, and ongoing split between needs-based and aspirational uses, here.](#)



Our enhanced online application - now fully live!

We're pleased to announce that we've fully switched over to our new online application form - hopefully you've experienced it for yourself, but if not, try it on your next case and benefit from an improved user experienced, and a dynamic question set that adapts to your case's specifics. [Experience it here.](#)



Win big in time for Christmas!

Fill in our new broker feedback questionnaire after your case completes every working day from 1st to 18th December, and be automatically entered into our prize draw for a chance to win a **£150 Amazon voucher!** The draw will take place on December 18th, so make sure you don't miss out! [Provide your feedback here.](#)

Starting awards season in style

We're beyond thrilled to have been awarded the FT Adviser 5-Star Award



for our service, and the fact that it was voted for by our adviser network makes it all the more special, so thank you. We were similarly honoured to have been awarded the Later Life Lender of the Year Award at this week's Mortgage Introducer Awards - thanks again to those who voted for us!



Continuing to provide market-leading service

We're proud to continue offering market-leading service in 2023 across a range of metrics. Did you know that in October we saw:

- ✓ 93.8% of applications processed within two hours
- ✓ 100% of applications processed on day of receipt
- ✓ 100% of broker emails actioned within four hours
- ✓ 98.5% of valuations assessed on day of receipt

Customer Feedback

”

“From my first contact, I have always found your staff most helpful, courteous and friendly”

Mr Wilkinson, Bridlington

”

“We are extremely pleased with every aspect of our experience with you. Instils confidence in our mortgage arrangement”

Mr & Mrs Foreman, March

Here to support you as always

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